

Form 132 - 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 20-14541-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Scott D Stearns 1010 Breckenridge Drive Somerville, NJ 08876	Naoko Stearns 1010 Breckenridge Drive Somerville, NJ 08876
--	--

Social Security No.:
xxx-xx-7433

xxx-xx-2771

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 5/19/20
Time: 10:00 AM
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: April 21, 2020
JAN: pbf

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

Certificate of Notice Page 2 of 5
United States Bankruptcy Court
District of New JerseyIn re:
Scott D Stearns
Naoko Stearns
DebtorsCase No. 20-14541-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 132Page 1 of 4
Total Noticed: 87

Date Rcvd: Apr 21, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2020.

db/jdb +Scott D Stearns, Naoko Stearns, 1010 Breckenridge Drive, Somerville, NJ 08876-3687
 cr +SWBC MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
 518767832 +20 Pine Street Investors LLC, c/o The Klein Group, LLC, 25A Hanover Road, Suite 350, Florham Park, NJ 07932-1425
 518767837 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, 201 Little Falls Drive, Wilmington, DE 19808)
 518767847 +AT&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241
 518767845 +AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 518767844 +Amex/Bankruptcy, Po Box 8218, Mason, OH 45040-8218
 518767843 +Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
 518767851 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 982236, El Paso, TX 79998-2236)
 518767849 +Bancorp., 30 N. LaSalle Street, Suite 2320, Chicago, IL 60602-3823
 518767850 +Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
 518784813 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 518767855 +Capital One / Casual, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518767856 +Capital One / Casual, Po Box 30253, Salt Lake City, UT 84130-0253
 518767859 +Chase, 700 Kansas Lane, Monroe, LA 71203-4774
 518767870 +Chase Card Services, Po Box 30281, Salt Lake City, UT 84130-0281
 518767872 +Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
 518767871 +Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
 518767873 +Citimortgage, Attn: Centralized Bankruptcy, Po Box 9438, Gettysburg, MD 20898-9438
 518767874 +Citimortgage, Po Box 6243, Sioux Falls, SD 57117-6243
 518767875 +Deptartment Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999
 518767877 +Deptartment Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
 518767881 +Eco-Futures Development, 600 Anton Blvd., 11th Floor, Costa Mesa, CA 92626-7100
 518767882 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 518767885 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 518767886 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253
 (address filed with court: Fifth Third Bank, Attn: Bankruptcy, 38 Fountain Square Plaza, Cincinnati, OH 45263)
 518767890 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
 (address filed with court: Ford Motor Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962)
 518767887 +Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45277-0001
 518767888 +Firstmark Services, Attn: Bankruptcy, Po Box 82522, Lincoln, NE 68501-2522
 518767889 +Firstmark Services, 121 South 13th Street, Lincoln, NE 68508-1904
 518767891 +Ford Motor Credit, Pob 542000, Omaha, NE 68154-8000
 518804031 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 518767893 Kabbage, Inc., PO Box, 77081, Atlanta, GA 30357
 518767896 +Marshack Hays LLP, 870 Roosevelt, Irvine, CA 92620-3663
 518767897 +New York State, Department of Taxation and Finance, Bankrtupcy Section, P.O. Box 5300, Albany, NY 12205-0300
 518767900 +PNC Bank, Po Box 3180, Pittsburgh, PA 15230-3180
 518767898 +PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982
 518767899 +Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101-4982
 518767902 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 518767903 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
 518767904 +Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
 518767905 Raymour & Flanigan, Cscl Dispute Team N8235-04m, Des Moines, IA 50306
 518767906 +Robb Evans & Associates LLC, Receiver, 11450 Sheldon Street, Sun Valley, CA 91352-1121
 518767907 +Sheldon Rosenberg, 3 Stanford Court, West Orange, NJ 07052-2023
 518767909 #+Singer Lewak, 3600 S. Yosemite St., Suite 600, Denver, CO 80237-1829
 518767908 +Singer Lewak, 10960 Wilshire Blvd., 7th Floor, Los Angeles, CA 90024-3710
 518767910 State of New Jersey Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
 518767911 Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
 518767917 +Swbc Mortgage, P O Box 77404, Ewing, NJ 08628-6404
 518767922 +Syncb/Lord & Taylor, Po Box 30253, Salt Lake City, UT 84130-0253
 518796332 +TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road, Latham New York 12110-2100
 518767927 +Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475
 518767928 +Target, Po Box 673, Minneapolis, MN 55440-0673
 518767933 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
 518767934 +Ultimate Brands, c/o Richard A. Marshack, Ch. 7 Trustee, 870 Roosevelt, Irvine, CA 92620-3663

District/off: 0312-3

User: admin
Form ID: 132

Page 2 of 4
Total Noticed: 87

Date Rcvd: Apr 21, 2020

518767936 +Wells Fargo Jewelry Advantage, Po Box 14517, Des Moines, IA 50306-3517
518767935 +Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 21 2020 22:49:30 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 21 2020 22:49:29 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518767838 E-mail/Text: ebnbankruptcy@ahm.honda.com Apr 21 2020 22:49:35 American Honda Finance,
600 Kelly Way, Holyoke, MA 01040
518767833 E-mail/Text: ebnbankruptcy@ahm.honda.com Apr 21 2020 22:49:35 American Honda Finance,
Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518770086 E-mail/Text: ebnbankruptcy@ahm.honda.com Apr 21 2020 22:49:35
American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,
Irving, TX 75016-8088
518767841 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Apr 21 2020 22:49:03
AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
518767842 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Apr 21 2020 22:49:03
AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
518793124 E-mail/Text: Bankruptcy.RI@Citizensbank.com Apr 21 2020 22:48:45 Citizens Bank N.A.,
One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
518767854 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 21 2020 23:02:52 Capital One,
Po Box 30281, Salt Lake City, UT 84130-0281
518767853 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 21 2020 23:01:09 Capital One,
Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518767879 E-mail/Text: mrdiscren@discover.com Apr 21 2020 22:48:48 Discover Financial,
Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518767880 E-mail/Text: mrdiscren@discover.com Apr 21 2020 22:48:48 Discover Financial, Pob 15316,
Wilmington, DE 19850
518777049 E-mail/Text: mrdiscren@discover.com Apr 21 2020 22:48:48 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518767884 E-mail/Text: eslbankruptcynotifications@esl.org Apr 21 2020 22:49:22
ESL Federal Credit Union, 100 Kings Highway, Rochester, NY 14617
518767883 +E-mail/Text: eslbankruptcynotifications@esl.org Apr 21 2020 22:49:22
ESL Federal Credit Union, Attn: Bankruptcy Dept, Po Box 92714, Rochester, NY 14692-8814
518767892 E-mail/Text: sbse.cio.bnc.mail@irs.gov Apr 21 2020 22:48:57 Internal Revenue Service (IRS),
Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346
518767857 E-mail/PDF: ais.chase.ebn@americaninfosource.com Apr 21 2020 23:01:06 Chase,
Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518767861 E-mail/PDF: ais.chase.ebn@americaninfosource.com Apr 21 2020 23:02:48 Chase Card Services,
Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518767866 E-mail/PDF: ais.chase.ebn@americaninfosource.com Apr 21 2020 23:01:51 Chase Card Services,
Po Box 15369, Wilmington, DE 19850
518767894 E-mail/Text: camanagement@mtb.com Apr 21 2020 22:49:07 M & T Bank, Attn: Bankruptcy,
Po Box 844, Buffalo, NY 14240
518767895 E-mail/Text: camanagement@mtb.com Apr 21 2020 22:49:07 M & T Bank, Po Box 900,
Millsboro, DE 19966
518767919 +E-mail/PDF: gecscedi@recoverycorp.com Apr 21 2020 23:02:39 Syncb/Car Care,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518767920 +E-mail/PDF: gecscedi@recoverycorp.com Apr 21 2020 23:01:44 Syncb/Car Care,
C/o Po Box 965036, Orlando, FL 32896-0001
518767921 +E-mail/PDF: gecscedi@recoverycorp.com Apr 21 2020 23:01:42 Syncb/Lord & Taylor,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518767924 +E-mail/PDF: gecscedi@recoverycorp.com Apr 21 2020 23:01:42 Synchrony Bank/HH Gregg,
C/o Po Box 965036, Orlando, FL 32896-0001
518767923 +E-mail/PDF: gecscedi@recoverycorp.com Apr 21 2020 23:01:42 Synchrony Bank/HH Gregg,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518767925 +E-mail/PDF: gecscedi@recoverycorp.com Apr 21 2020 23:01:42 Synchrony Bank/Lowes,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518767926 +E-mail/PDF: gecscedi@recoverycorp.com Apr 21 2020 23:01:01 Synchrony Bank/Lowes,
Po Box 956005, Orlando, FL 32896-0001
518767931 E-mail/Text: bankruptcy@td.com Apr 21 2020 22:49:32 TD Bank, N.A., 32 Chestnut Street,
Lewiston, ME 04240
518767929 E-mail/Text: bankruptcy@td.com Apr 21 2020 22:49:32 TD Bank, N.A., 32 Chestnut Street,
Po Box 1377, Lewiston, ME 04243

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518767839* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, 201 Little Falls Drive,
Wilmington, DE 19808)
518767840* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, 600 Kelly Way, Holyoke, MA 01040)
518767834* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, Attn: Bankruptcy, Po Box 168088,
Irving, TX 75016)
518767835* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, Attn: Bankruptcy, Po Box 168088,
Irving, TX 75016)

District/off: 0312-3

User: admin
Form ID: 132

Page 3 of 4
Total Noticed: 87

Date Rcvd: Apr 21, 2020

***** BYPASSED RECIPIENTS (continued) *****

518767836* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016)
518767846* +AT&T Universal Citi Card, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518767848* +AT&T Universal Citi Card, Po Box 6241, Sioux Falls, SD 57117-6241
518767852* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)
518767860* +Chase, 700 Kansas Lane, Monroe, LA 71203-4774
518767878* +Deprtment Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
518767876* +Deprtment Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999
518767858* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774
(address filed with court: Chase, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850)
518767862* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774
(address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850)
518767863* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774
(address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850)
518767864* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774
(address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850)
518767865* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774
(address filed with court: Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850)
518767867* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774
(address filed with court: Chase Card Services, Po Box 15369, Wilmington, DE 19850)
518767868* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774
(address filed with court: Chase Card Services, Po Box 15369, Wilmington, DE 19850)
518767869* ++JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774
(address filed with court: Chase Card Services, Po Box 15369, Wilmington, DE 19850)
518767901* +Pnc Bank, Po Box 3180, Pittsburgh, PA 15230-3180
518767912* Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767913* Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767914* Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767915* Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767916* Stearns Development Group, Inc., 10 Breckenridge Drive, Somerville, NJ 08876
518767918* +Swbc Mortgage, P O Box 77404, Ewing, NJ 08628-6404
518767932* ++TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299
(address filed with court: TD Bank, N.A., 32 Chestnut Street, Lewiston, ME 04240)
518767930* ++TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299
(address filed with court: TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243)

TOTALS: 0, * 28, ## 0

Addresses marked '++' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 132

Page 4 of 4
Total Noticed: 87

Date Rcvd: Apr 21, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor SWBC Mortgage Corporation dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Justin M Gillman on behalf of Debtor Scott D Stearns ecf@gbclawgroup.com, R47252@notify.bestcase.com, e4eaf5f23@maildrop.clio.com; jgillman@ecf.courtdrive.com
Justin M Gillman on behalf of Joint Debtor Naoko Stearns ecf@gbclawgroup.com, R47252@notify.bestcase.com, e4eaf5f23@maildrop.clio.com; jgillman@ecf.courtdrive.com
Sherri Jennifer Smith on behalf of Creditor SWBC MORTGAGE CORPORATION nj.bkecf@fedphe.com, nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6